



Serviamus Mutual Benefit Association, Inc.

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IMPLEMENTING RULES AND REGULATIONS (IRR)

SECTION 1. BENEFITS

Serviamus Mutual Benefit Association, Inc. (Serviamus MBA), Inc. shall pay the benefits under the Certificate of Membership to its member or his/her beneficiary/ies in accordance with the following schedule:

Table 1. SERVIAMUS MBA TABLE OF BENEFITS			
Length of Membership	Causes	Benefits (Amounts in Philippine Pesos)	
		Member	Dependents
Six (6) months or less from the date of effectivity or last reinstatement date	Death Due to Pre-existing Condition	2,500.00	None
	Death Due to Accident	5,000.00	None
	Total and Permanent Disability (TPD)	2,500.00	None
More than six (6) months but less than one (1) year	Death Due to Natural Cause	10,000.00	2,000.00
	Death Due to Accident	20,000.00	4,000.00
	Total and Permanent Disability (TPD)	10,000.00	None
One (1) year but less than two (2) years	Death Due to Natural Cause	20,000.00	3,000.00
	Death Due to Accident	40,000.00	6,000.00
	Total and Permanent Disability (TPD)	20,000.00	None
Two (2) years but less than three (3) years	Death Due to Natural Cause	30,000.00	4,000.00
	Death Due to Accident	60,000.00	8,000.00
	Total and Permanent Disability (TPD)	30,000.00	None
Three years and above	Death Due to Natural Cause	50,000.00	5,000.00
	Death Due to Accident	100,000.00	10,000.00
	Total and Permanent Disability (TPD)	50,000.00	None

Table 2. Daily Hospital Income Benefit (DHIB) For members and his/her spouse with at least one (1) year of continuous membership	
Member	Php200 per day up to maximum of five (5) days per year
Spouse	Php100 per day up to maximum of five (5) days per year

May 25, 2015
DATE

APPROVED
EMMANUEL F. DOOC
INSURANCE COMMISSIONER
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1.1 Death or Total and Permanent Disability (TPD) Benefit of the Member

Upon Death of the member, the designated beneficiary/ies will be indemnified according to the schedule of life benefits. Moreover, upon total and permanent disability (TPD) of the member, he/she will be indemnified according to the schedule of life benefits given in Table 1 of Serviamus MBA Table of Benefits.

It is understood that upon full payment of benefit due to total and permanent disability, his/her Certificate of Membership shall be automatically terminated and no more benefit shall be payable to dependents.

Total and Permanent Disability (TPD) benefit is available to members only. TPD shall mean disability caused by bodily injury or disease which prevents the member from engaging in any gainful activity and must continue uninterrupted for at least six (6) months.

There are two types of TPD coverage:

a. **Disability with dismemberment**

The loss of both arms, or both legs, of one arm and one leg, or of both eyes, shall be considered total and permanent disability. Loss of both arms and both legs shall mean dismemberment by amputation of the entire hand or foot; with respect to eyes, entire and irrecoverable loss of sight.

This type of TPD can be settled immediately upon submission of complete claims documents and upon approval by the Board of Awards. The amount of benefits will be based on the Serviamus MBA Table of Benefits.

b. **Disability without dismemberment**

If a member becomes sick or meets an accident without dismemberment resulting to complete inability to engage in any gainful employment or an inability to perform his/her daily tasks and becomes bedridden, he/she can be considered as totally and permanently disabled. If the health condition has not improved as confirmed by a competent doctor six (6) months after the date of the accident, he/she shall be paid the total and permanent disability benefit.

During the six-month determination period, the member is still required to pay his/her weekly contribution due. However, once the disability has been confirmed, the total contribution collected from him/her during the determination period shall be refunded.

1.2 Death of the Member due to Pre-existing Condition

a. **Pre-existing condition** is a condition for which the member received medical treatment or has consulted a physician for medical treatment or has been taking medications during the twelve (12) months prior to the effective date of membership or six (6) months prior to the date of last reinstatement.

b. To maintain low contribution rates and to safeguard the funds of Serviamus MBA, Serviamus MBA will pay for any loss (death or total and permanent disability) occurring within the first six (6) months of membership or within six (6) months from the date of last reinstatement, the amount of:

- Natural cause: P 2,500.00
- Accidental cause: P 5,000.00



1.3 Natural Death of the Member

Natural death is defined as a loss of life resulting from a natural cause due to sickness, disease, bacterial and viral infection.

1.4 Accidental Death of the Member

- a. Accidental death is defined as a loss of life resulting directly, independently, and exclusively of all other causes or of bodily injury effected solely by external, violent, and accidental means, where, except in the case of drowning, or if internal injury revealed by an autopsy if it is not forbidden by law, there is evidence of a visible contusion or wound on the exterior of the body occurring within one hundred eighty (180) days from date of such injury.
- b. Accidental death benefit shall not be payable if the death results from any one of the following causes:
 - 1) Bodily or mental infirmity or disease of any kind;
 - 2) Self-destruction or self-inflicted injuries, or any attempted suicide regardless of the person's state of mind at the time the incident occurs;
 - 3) Murder or provoked assault;
 - 4) Driving any vehicle while under the influence of alcohol, driving without a driver's license, the driver is a minor or while racing on wheels;
 - 5) Any injuries received while on police duty in any armed forces organization or civilian defense or local police forces;
 - 6) In any brawl, riot, civil commotion, insurrection or war or any related incident;
 - 7) Flying, other than while travelling as a fare-paying passenger on a licensed aircraft;
 - 8) While traveling in any form of underwater transportation, except as a fare-paying passenger or while engaging in any underwater operation but not limited to scuba diving;
 - 9) In the commission or attempted commission of felony; and,
 - 10) Drug addiction and alcoholism.

1.5 Benefits of Dependents

Upon death (natural/accidental) of the member's dependents, the member will be indemnified in accordance with the Serviamus MBA Table of Benefits shown in Table 1.

1.6 Daily Hospitalization Income Benefit (DHIB)

- a. If a sickness or injury results in a hospital confinement of the member or his/her spouse for not less than twelve (12) hours, the member will be indemnified in accordance with Table 2, Daily Hospital Income Benefit shown in Section 1.
- b. Any willful misstatement in the application that would render a person eligible for DHIB when he/she would otherwise be ineligible shall be sufficient cause for the cancellation of one's coverage at any time such misstatement is known. Serviamus MBA will only refund all contributions paid by the disqualified member.
- c. DHIB is only available for members and his/her spouse with at least one (1) year of continuous membership.



- d. DHIB shall not be payable for hospital confinement caused by any of the following:
- Self-inflicted injuries;
 - Maternity-related confinement;
 - Drug addiction;
 - Continued excessive or compulsive use of alcoholic drinks;
 - Declared or undeclared war or civil strife; and
 - Acts in violation of the law.
- e. In case of hospital confinement of the member or his/her spouse during the grace period, the balance of the contribution in arrears shall automatically be deducted from the benefits payable.
- f. In case of hospital confinement of the member or his/her spouse, the member should file the claim for benefit with Serviamus MBA Main Office or Serviamus MBA Branch Offices within thirty (30) days from the date of discharge.
- Failure to give notice and proof as required will not invalidate nor diminish the claim if it is shown not to have been reasonably possible to give such notice or proof and that such was given as soon as reasonably possible.
- g. The DHIB shall be paid upon presentation of hospital billing statement or discharge slip that indicates the date and time of admission and discharge.
- h. In case of any willful misstatement in the claim process and documentation that would render the claim compensable when in reality it is not, a fine of not less than ONE THOUSAND PESOS (PhP 1,000.00) representing expenses in validation will be charged to the defrauding member. And in the event that such claim was paid due to misstatement, Serviamus MBA has all the right to get it back from the member when such misstatement is known.

1.7 Member's Equity Value

- a. A member shall be entitled to an Equity Value equal to at least fifty per Centum (50%) of his/her total gross contributions paid. Interest shall be credited to the Equity Value annually at a rate to be determined by the Board of Trustees but in no case less than the prevailing savings account interest rate of the top three (3) commercial banks. This Equity Value, inclusive of interest thereon, is payable upon termination of his/her membership from Serviamus MBA including, but not limited to, death or total and permanent disability.
- b. Upon reaching the termination age of sixty-five (65) years old, the member shall be entitled to payment of the Equity Value.

SECTION 2. MEMBERSHIP

- 2.1 Applicants must be at least eighteen (18) years old but not more than sixty (60) years old as of the enrollment date.
- 2.2 He/she must be an active member of Serviamus Foundation, Inc. (SFI) or employee of SFI or Serviamus MBA or other organized groups accredited by Serviamus MBA.



- 2.3 Only those applicants who accomplished the prescribed application form shall be eligible for membership, provided the initial contributions and charges are paid and the application for membership in Serviamus MBA is filed in the prescribed form.
- 2.4 Members rolling over from the prior insurance program shall have their period of coverage, therein, count towards meeting the requirement for full benefits. However, the period of coverage from the prior insurance program shall not count towards the length of membership requirement to be eligible for refund of member's equity value.
- 2.5 Any willful misstatement in the application that would render a person eligible for membership when he/she would otherwise be ineligible shall be sufficient cause for the cancellation of one's membership in Serviamus MBA at any time such misstatement is known. In such case, Serviamus MBA will return the member's paid contribution only.
- 2.6 In case of multiple, overlapping applications for membership only the initial application shall be considered valid. Upon discovery of multiple overlapping memberships of one person, the additional certificates of membership shall be automatically cancelled and the contributions for these overlapping memberships shall be refunded. In case of multiple claims for a single event by one member, benefits will be paid only once as defined and due under the initial membership.
- 2.7 To prevent multiple coverage, an applicant shall not be considered as a dependent of an enrolled principal though he/she may qualify under the dependents' definition below.

SECTION 3. MEMBER'S DEPENDENTS

The member's dependents shall be defined as follows:

- 3.1 If a member is married, his/her dependents may include:
 - a. Legal spouse; not more than sixty-five (65) years old; or, common law partner, not more than sixty-five (65) years old, they have been living together as husband and wife for at least five (5) years without any legal impediments to enter into marriage;
 - b. Two (2) single and biological and/or legally adopted children, at least two (2) weeks old but not more than twenty-one (21) years old;
 - c. Biological children over twenty-one (21) years old, single, disabled and incapacitated to work.
- 3.2 If a member is single (unmarried) without biological children, one (1) of his/her biological parents, not more than sixty (60) years old, whoever is older, may be enrolled as his/her dependent. If one (1) of the parent is deceased, the remaining parent, not more than sixty (60) years old may be enrolled as his/her dependent. When neither parents are alive, one (1) of his/her younger sister or brother who is still single and not more than twenty-one (21) years old or more than twenty-one (21) years old but disabled and incapacitated may be enrolled as his/her dependent.
- 3.3 If a member is single (unmarried), but with children, only those enumerated in 3.1.b and 3.1.c may be allowed as his/her dependents.
- 3.4 If spouses are both members of Serviamus MBA, each of them can register two of their children as dependents provided that both of them will not declare the same dependents. Only those enumerated under 3.1.b and 3.1.c shall be considered as his/her dependents.



SECTION 4. MEMBER'S BENEFICIARY

- 4.1 In case of death of the member, the designated beneficiaries listed in the application form shall receive the benefits. In case of death of dependents, the member shall receive the benefits.
- 4.2 The right to change the beneficiaries is reserved to every member of Serviamus MBA, who may, at any time, designate a new beneficiary/ies. Such request for change of beneficiaries must be in writing, signed by the member, submitted to Serviamus MBA office or designated authorized collection centers.
- 4.3 Only those listed as beneficiaries on the membership application form have the right to receive the benefits. When a member dies without any designated beneficiaries, the benefits shall be awarded to the legal heirs according to existing laws.

SECTION 5. SUICIDE

Serviamus MBA will not be liable if the member and/or any of his/her dependent dies by suicide within one (1) year after the effective date or date of last reinstatement of the Certificate of Membership, provided, however, that suicide committed in the state of insanity shall be compensable regardless of the date of commission.

Where suicide is not compensable, Serviamus MBA's liability shall be limited to the return of all contributions paid by the said member.

SECTION 6. INCONTESTABILITY

Except for non-payment of contributions or any other grounds recognized by law and jurisprudence, Serviamus MBA cannot contest the Certificate of Membership after it has been in-force during the lifetime of the member for one (1) year from its effective date or date of last reinstatement.

SECTION 7. MAXIMUM BENEFIT

The maximum amount of guaranteed benefits excluding the Total and Permanent Disability (TPD) benefit for each Certificate of Membership issued under the insurance plan shall not be more than one thousand (1,000) times that of the current daily minimum wage rate of non-agricultural workers in Metro Manila.

SECTION 8. MAXIMUM CONTRIBUTION

The maximum amount of contributions computed on a daily basis shall not exceed seven and half percent (7.5%) of the current daily minimum wage for non-agricultural workers in Metro Manila.

SECTION 9. VOLUNTARY RESIGNED MEMBERS RE-APPLYING FOR NEW MEMBERSHIP

- 9.1 Members who have formally resigned their membership and have received their member's Equity Value and then re-apply for new membership shall be considered as new members. In such a case, the previously accrued membership term and benefits shall not be carried over towards credit in the new membership.



- 9.2 Members that have relinquished their membership and then re-apply for new membership shall once again be subject to the pre-existing condition provisions, as well as all of their covered dependents.

SECTION 10. CONTRIBUTIONS AND CHARGES

- 10.1 Member shall be charged Thirty Pesos (PhP30.00) contribution per week for the benefits described in Section 1 above.
- 10.2 Members shall be charged a one-time membership fee of One hundred Pesos (PhP100) to cover the expenses incurred in processing the application. This fee is not refundable nor will it be included for purposes of determining the member's accumulated and refundable contributions.
- 10.3 The contributions and charges may be adjusted by the Board of Trustees as may be necessary to maintain the funds of Serviamus MBA at a level adequate to meet its benefit obligations or commitments under this Implementing Rules and Regulations (IRR). Any change in the contribution or charges is subject to approval by the Insurance Commission.
- 10.4 Weekly contributions may be paid by direct remittance to the Serviamus MBA Office or designated authorized collection centers either by Postal Money Order or in cash. If paid by Postal Money Order, contributions are considered paid on the date of Postal Money Order and if paid in cash, the date of receipt in the Serviamus MBA office or authorized collection center.
- 10.5 Postal Money Order or fund transfer for group remittance of the weekly contributions shall be accompanied with a list of individual members and monthly summary reports. In the absence of said list and summary reports, the money transferred shall not be considered as payments.

SECTION 11. EFFECTIVITY OF MEMBERSHIP

- 11.1 Effectivity of Membership in Serviamus MBA shall take effect upon payment of the membership fee and first contribution and approval of the application for membership by the Board of Trustees or the official so designated by the Board.
- 11.2 A Certificate of Membership containing the date of effectivity of membership, a summary of benefits and excerpts of the Implementing Rules and Regulations (IRR) of Serviamus MBA shall be issued to each and every member of Serviamus MBA upon approval of the application for membership. A manual of this Implementing Rules and Regulations (IRR) shall be issued to each Serviamus MBA Center or group of members.

SECTION 12. GRACE PERIOD

- 12.1 Any member who fails to pay his/her weekly contribution shall be given a grace period of forty-five (45) days, after the first contribution has been paid.
- 12.2 In case of death or TPD of the member or death of his/her dependent during the grace period, the balance of the contribution in arrears shall automatically be deducted from the benefits payable.
- 12.3 In case of hospital confinement of the member or his/her spouse during the grace period, the balance of the contribution in arrears shall automatically be deducted from the benefits payable.

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- 12.4 If after the forty-five (45) days grace period, no contribution payment has been received, the membership shall lapse and in the event of subsequent death or total and permanent disability of the member or his/her dependents, no benefit will accrue to the member or to the beneficiaries of the deceased member other than the member's Equity Value.

SECTION 13. TERMINATION OF INSURANCE COVERAGE

The benefits of the member under the Certificate of Membership shall automatically terminate under the following conditions whichever comes first:

- a. Upon death or TPD of the member;
- b. Upon resignation from Serviamus MBA;
- c. Upon reaching the exit/termination age of sixty-five (65);
- d. Upon expiration of the grace period and no payment has been received;
- e. Upon payment of the Equity Value on the Certificate of Membership;
- f. If membership is terminated with cause by Serviamus MBA.

The dependent's coverage automatically terminates upon the termination of the member's coverage. Termination of coverage shall be without prejudice to any claim arising prior to such termination.

SECTION 14. REINSTATEMENT OF MEMBERSHIP

- 14.1 When insurance coverage terminates by reason of non-payment of contribution, the member may apply for reinstatement within a period of three (3) years from the date of lapse. After the three-year period, the membership will be cancelled.
- 14.2 Membership may be reinstated provided the equity value has not been paid, the member is in good health as certified by a competent physician and fulfills all of the requirements as stated in the Reinstatement Declaration form. The reinstatement shall take effect upon payment of the required weekly contributions in arrears with interest at the rate of five per cent (5%) per annum.
- 14.3 If the member cannot afford to pay all the contributions in arrears, he/she may pay only one weekly contribution and his/her membership will be reactivated. However, for the purposes of determining the equity value due to the member, the number of days in arrears will be deducted from the effective number of years of his/her membership.
- 14.4 The member and his/her dependents shall once again undergo six (6) months waiting period due to pre-existing condition from the date of last reinstatement as provided under Section 1.2.

SECTION 15. ACCOUNT MANAGEMENT

Serviamus MBA shall disaggregate the contribution from the member and administer them into five (5) separate and distinct accounts, namely:

15.1 Benefit Account

The Benefit Account representing Thirty Per Centum (30%) of the contribution. It shall cover all the contractual benefits like death, total and permanent disability or hospitalization, where applicable.

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15.2 Equity Value Account

The Equity Value Account representing Fifty Per Centum (50%) of the contribution shall support the member's equity or termination value and any other promised accrued interest earnings on the Equity Value.

15.3 Guaranty Fund Account

The Guaranty Fund Account comprising Five Per Centum (5%) of the contribution shall ensure the timely and proper payment of annual contribution to the Guaranty Fund Account as mandated by the Insurance Commission. If the Guaranty Fund has been fully complied with as required by law, the allocation for the Guaranty Fund Account shall be utilized to increase the member's benefits or reduce the contribution or may be lumped under the General Expense Account.

15.4 General Expense Account

The General Expense Account representing Fifteen Per Centum (15%) of the contribution shall finance the general and operating expenses in administering this Implementing Rules and Regulations (IRR).

15.5 Investment Income Account

The Investment Income Account shall consist of all interest income or capital gains net of investment expenses derived from prudent account management of excess of contributions over disbursements. Serviamus MBA shall develop an investment plan guided by the standards for managing and investing fiduciary funds and adhering to the principles of prudent man's rule.

The investment income account may be distributed to the Equity Value Account and the General Expense Account. However, the allocation must first satisfy the minimum interest rate that must be credited to the Equity Value Account before any allocation to the General Expense Account may be made.

SECTION 16. NOTICE AND PROOF OF CLAIMS FOR DEATH AND TOTAL AND PERMANENT DISABILITY

16.1 When a member dies or meets an accident and gets disabled, or upon the death of the member's dependents, the member or the beneficiary whichever is applicable shall notify the Benefits Review Committee through the Center Chief and/or Serviamus MBA Main Office to which said member belongs of such death or accidental injury, stating the following details:

- Full name and address of the deceased or disabled
- Cause of death or accidental injury if applicable
- Date of death or accidental disability
- Full name(s) and address of the beneficiary/ies

16.2 The claim for benefits should be filed within six (6) months after death or accidental injury to any Serviamus MBA office.

16.3 The benefits described above in Section 1 shall be paid within ten (10) working days upon presentation of proof of death or total and permanent disability with dismemberment, competent evidence, sworn statement of the beneficiaries establishing their lawful status as such, and the special power of attorney executed by the beneficiaries as to whom among them shall receive the payment in the event that there is more than one



beneficiary. However for disability without dismemberment, benefits shall be paid after six (6) months waiting period as described under Section 1.1 b above.

Competent evidence of identity includes the following but is not limited to:

- SSS ID
- GSIS ID
- Driver's License
- COMELEC Voter's ID
- Postal ID
- BIR TIN

*Cedula or CTC is not acceptable as competent evidence of identity.

If the claimant cannot produce any of the evidences of identity enumerated above, a barangay certification and Serviamus MBA center resolution to the effect that he/she is the beneficiary or dependent of the member concerned would be sufficient.

- 16.4 The Member's Equity Value benefit shall be paid upon presentation of the member's birth certificate to prove that he/she has attained the exit age of sixty-five (65).
- 16.4 Failure to give notice and proof as required, will not invalidate nor diminish the claim if it is shown not to have been reasonably possible to give such notice or proof and that such was given as soon as was reasonably possible.

SECTION 17. PENAL PROVISION

Any member of Serviamus Mutual Benefit Association, Inc. who through malfeasance, misfeasance, or nonfeasance allows a spurious claim to be paid, including the claimant, will be punished accordingly to whatever penalty the Board of Trustees may so decide and the amount of indemnity paid must be refunded to Serviamus Mutual Benefit Association, Inc.

SECTION 18. ASSIGNMENT OF CERTIFICATE OF MEMBERSHIP

Serviamus MBA will not be bound by any assignment of Certificate of Membership under this Implementing Rules and Regulations (IRR), unless a copy of the assignment and the written consent of every assignee, or other similarly affected person, if any, are filed at the Branch and/or MBA Coordinator and/or Serviamus Foundation, Inc. (SFI) Head Office and duly endorsed on the certificate. Serviamus MBA assumes no responsibility for the effect, sufficiency or validity of any assignment.

SECTION 19. NON-TRANSFERABILITY CLAUSE

The Certificate of Membership is not transferable.

SECTION 20. BENEFITS REVIEW COMMITTEE

A Benefits Review Committee composed of five (5) members shall be the body to recommend the payment of benefit claims. No action of the Committee shall be valid unless it is a decision of the majority. A majority constitutes at least three (3) members of the Benefits Review Committee. The Benefits Review Committee shall likewise recommend the release of benefits and furthermore cause the release of the benefits to the beneficiaries upon approval. In case of indecision, the result of the evaluation of cases and recommendation must be submitted to Serviamus Mutual Benefit Association, Inc. Head



Office for the decision of Serviamus Mutual Benefit Association, Inc.'s President. However, if the Serviamus Mutual Benefit Association, Inc.'s President cannot make a decision and recommendation, the case shall be referred to the Board of Trustees for final decision.

SECTION 21. ADMINISTRATION

- 21.1 The Serviamus MBA shall adopt a prudent cash management program to invest profitably all cash in excess of current disbursements.
- 21.2 The Serviamus MBA shall set up each year sufficient reserves for the payment of claims and other obligations in accordance with actuarial procedures approved by the Insurance Commission and per the recommended calculations and procedures specified by the consulting actuary. If the reserves become impaired, the Board of Trustees shall require all members to pay Serviamus MBA the amount of the member's equitable proportion of such deficiency as ascertained by the Board of Trustees. If the payment is not made, it shall stand as an indebtedness against the members and draw interest not to exceed Five Per Centum (5%) per annum compounded annually.
- 21.3 The Serviamus MBA shall adopt a complete statistical program to gather and analyze all information related to this Implementing Rules and Regulations (IRR). The information should be collated and submitted annually to the consulting actuary for his analysis and evaluation so he can provide sound advice to the Board on matters pertaining to the solvency of the fund.

SECTION 22. WAIVER OF ARTICLE 1250 OF THE CIVIL CODE

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines which reads:

"In case of extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of establishment of the obligation shall be the basis of payment..."

shall not apply in determining the extent of the liability under the provisions of the Certificate of Membership.

SECTION 23. LIMITATION OF COMPLAINTS

Any complaint or grievance on the certificate of membership must be filed with the proper authorities within six (6) years from the time of rejection or denial of the claim. The venue for the complaints and grievances on the certificate of membership must not be limited to the place of issue of this Implementing Rules and Regulations (IRR).

SECTION 24. DISPUTE RESOLUTION

Disputes related to this Implementing Rules and Regulations (IRR) shall be settled initially through alternative dispute resolution mechanisms.

SECTION 25. AMENDMENTS TO IMPLEMENTING RULES AND REGULATIONS

Any amendments made to this Implementing Rules and Regulations are subject to approval by the Insurance Commission.



SECTION 26. AVAILABILITY OF IMPLEMENTING RULES AND REGULATIONS

This Implementing Rules and Regulations (IRR) of Serviamus MBA embodies the terms and conditions of the benefits described herein. A copy of this Implementing Rules and Regulations (IRR) shall be kept in the main office of Serviamus MBA and shall be made available to the members for inspection during its regular office hours.

IMPORTANT NOTICE

The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance and has supervision over mutual benefit associations. It is ready at all times to assist the general public in matters related to insurance. For any inquiries or complaints, please contact the Public Assistance and Mediation Division (PAMD) of the Insurance Commission located at 1071 United Nations Avenue, Ermita Manila with the telephone numbers +632-5238461 to 70 and email address pubassist@insurance.gov.ph. The Official website of the Insurance Commission is www.insurance.gov.ph.

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